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GRANTOR:
Emily Kaye Courteau
2309 Oliver Road
Monroe LA 71201
318-330-9020

GRANTEE:
Secretary of Veterans Affairs, an Officer of the United States of America
P. O. Box 1437
St. Petersburg, FL 33731
727-319-7200

**Substitute Trustee's Deed
Indexing Instructions**

Lot 632, Section F, Carriage Hills S/D, in Section 24, T 1 S, R 8 W, Plat Book 6 Page 3, DeSoto Co., Ms

STATE OF MISSISSIPPI
COUNTY OF DeSoto

WHEREAS, on the 26th day of February, 2008 and acknowledged on the 26th day of February, 2008, Jerry Gorham and Donna Gorham, as husband and wife, executed and delivered a certain Deed of Trust unto William H. Glover, Jr., Trustee for Wells Fargo Bank, N.A., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2873 at Page 142; and

WHEREAS, on the 9th day of June, 2009, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 3045 at Page 193; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the sale for the purpose of paying said indebtedness or as much thereof as said brings; and

WHEREAS, I, Emily Kaye Courteau, Substitute Trustee advertised the sale of the following described real property by Substitute Trustee's Notice of Sale, dated August 17, 2009 by posting same at the bulletin board on the first floor in the middle of the building between the front and back door of the courthouse in DeSoto County and by publishing said Notice in DeSoto Times-Tribune for three (3) consecutive weeks, proof of publication being attached hereto as Exhibit "A" and incorporated herein by reference, which notice stated that the sale would be held on the 22nd day of September, 2009, between the legal hours of 11 o'clock a.m. and 4 o'clock p.m., at public outcry, to the highest bidder for cash at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi; and

WHEREAS, I, Emily Kaye Courteau, Substitute Trustee, did on the 22nd day of September, 2009, within legal hours, offer for sale and did sell, to the highest bidder for cash at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi the following described real property, to-wit:

All that certain property situated in the County of Desoto and State of Mississippi, being described as follows:

Lot 632, Section F, Carriage Hills Subdivision, in Section 24, Township 1 South, Range 8 West, Desoto County, Mississippi, as per plat thereof recorded in Plat book 6, Page 3, in the Office of the Chancery Clerk of Desoto County, Mississippi.

BEING THE PROPERTY CONVEYED in Warranty Deed from Lisa Ann Jackson, Trustee of the Jackson-Coleman Irrevocable Family Trust to Jerry Gorham and wife, Donna Gorham, dated 04/24/2007, recorded 04/26/2007, in Deed Book 556, page 671, in the Clerk of Chancery Court for Desoto County, Mississippi.

WHEREAS, at said sale Wells Fargo Bank, NA was the highest bidder and best bidder, therefore, for the sum of \$109,281.00 and the same was then and there struck off to Wells Fargo Bank, NA and it was declared the purchaser thereof; and

WHEREAS, everything necessary to be done to have a good and lawful sale was done in accordance with law and the terms of the Deed of Trust; and

WHEREAS, Wells Fargo Bank, NA, has requested transfer and assignment of its bid to Secretary of Veterans Affairs, an Officer of the United States of America and has authorized the undersigned to convey the property described above to Secretary of Veterans Affairs, an Officer of the United States of America and the undersigned, by execution of this instrument, does hereby transfer and assign all right, title, and interest of Wells Fargo Bank, NA, as the highest and best bidder to Secretary of Veterans Affairs, an Officer of the United States of America, pursuant to authority granted to the undersigned in the aforementioned Substitution of Trustee.

NOW THEREFORE, in consideration of the full payment of the purchase price, I, the undersigned Substitute Trustee, do hereby sell and convey unto Secretary of Veterans Affairs, an Officer of the United States of America the land and property herein described.

I convey only such title as is vested in me as Substitute Trustee

sw/F09-1615

WITNESS MY SIGNATURE, this the 24 day of Sept, 2009.

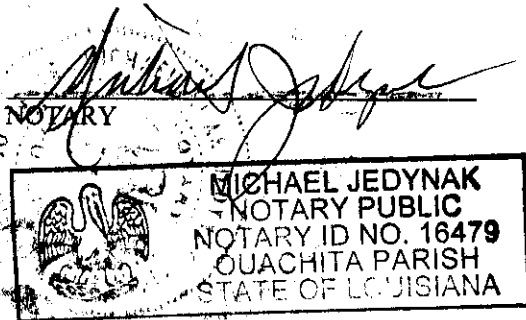


Emily Kaye Courteau, Substitute Trustee

STATE OF LOUISIANA

PARISH OF OUACHITA

PERSONALLY CAME AND APPEARED BEFORE ME, the undersigned authority in and for the aforesaid jurisdiction, on this, the 24 day of Sept, 2009, the within named Emily Kaye Courteau, Substitute Trustee, who acknowledged that (s)he executed the above and foregoing instrument of writing, after first having been duly authorized so to do as Substitute Trustee.



AT DEATH
MY COMMISSION EXPIRES

DESOTO TIMES-TRIBUNE

PROOF OF PUBLICATION

THE STATE OF MISSISSIPPI

COUNTY OF DESOTO

Diane Smith personally appeared before me the undersigned in and for said County and State and states on oath that she is the **CLERK** of the DeSoto Times-Tribune, a newspaper published in the town of Hernando, State and County aforesaid, and having a general circulation in said county, and that the publication of the notice, a copy of which is hereto attached, has been made in said paper 3 consecutive times, as follows, to-wit:

Substitute Trustee's Notice of Sale

STATE OF MISSISSIPPI
COUNTY OF DeSoto

WHEREAS, on the 28th day of February, 2008, and as acknowledged on the 28th day of February, 2008, Jerry Gorham and Donna Gorham, as husband and wife, executed and delivered a certain Deed of Trust unto William H. Glover, Jr., Trustee for Wells Fargo Bank, N.A., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2873 at Page 142; and

WHEREAS, on the 9th day of June, 2009, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 3045 at Page 193; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned to do, on the 22nd day of September, 2009, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2835 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

All that certain property situated in the County of DeSoto and State of Mississippi, being described as follows:

Lot 632, Section F, Carriage Hills Subdivision, in Section 24, Township 1 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat book 6, Page 3, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

BEING THE PROPERTY CONVEYED in Warranty Deed from Lisa Ann Jackson, Trustee of the Jackson-Coleman Irrevocable Family Trust to Jerry Gorham and

Volume No. 114 on the 1 day of Sept., 2009
Volume No. 114 on the 8 day of Sept., 2009
Volume No. 114 on the 15 day of Sept., 2009
Volume No. _____ on the _____ day of _____, 2009
Volume No. _____ on the _____ day of _____, 2009
Volume No. _____ on the _____ day of _____, 2009

Diane Smith

Sworn to and subscribed before me, this 15 day of Sept., 2009

BY Judy H. Douglas

NOTARY PUBLIC STATE OF MISSISSIPPI AT LARGE
MY COMMISSION EXPIRES: JANUARY 16, 2013
BONDED THRU DIXIE NOTARY SERVICE, INCORPORATED



wife, Donna Gorham, dated 04/24/2007, recorded 04/26/2007, in Deed Book 556, page 671, in the Clerk of Chancery Court for DeSoto County, Mississippi.
I will only convey such title as is vested in me as Substitute Trustee
WITNESS MY SIGNATURE, this day August 17, 2009
Emily Kaye Courteau
Substitute Trustee
2309 Oliver Road
Monroe, LA 71201
(318) 330-9020
aw/F09-1815
PUBLISH: 9-1-09/9-8-09/9-15-09

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